

In re:  
Joseph W. Sigley  
Debtor

Case No. 12-12198-jkf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 20

Date Rcvd: Aug 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2016.

db +Joseph W. Sigley, 44 Green Street, Morrisville, PA 19067-1256  
12836722 +Belknap & Mayer, P.C., 301 Oxford Valley Road, Suite 203B, Yardley, PA 19067-7708  
12806803 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)  
12705862 +Wells Fargo Bank, N.A., 100 W Washington Street, Phoenix, AZ 85003-1828

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 06 2016 01:27:05 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Aug 06 2016 01:26:43  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 06 2016 01:26:53 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12782587 EDI: BECKLEE.COM Aug 06 2016 01:08:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
12781488 EDI: BECKLEE.COM Aug 06 2016 01:08:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
12699237 +EDI: HFC.COM Aug 06 2016 01:08:00 BENEFICIAL CONSUMER DISCOUNT COMPANY,  
636 GRAND REGENCY BLVD., BRANDON, FL 33510-3942  
12700079 +EDI: BANKAMER.COM Aug 06 2016 01:08:00 Bank of America, N.A., P O Box 26012,  
NC4-105-02-99, Greensboro, NC 27420-6012  
12744555 EDI: CAPITALONE.COM Aug 06 2016 01:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
12721152 EDI: DISCOVER.COM Aug 06 2016 01:08:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
12758793 EDI: RMSC.COM Aug 06 2016 01:08:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
12701269 +EDI: MID8.COM Aug 06 2016 01:08:00 Midland Credit Management, Inc.,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
12934098 EDI: AIS.COM Aug 06 2016 01:08:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
12713822 +EDI: OPHSUBSID.COM Aug 06 2016 01:08:00 OAK HARBOR CAPITAL IV, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12840386 EDI: PRA.COM Aug 06 2016 01:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
13024961 +EDI: PRA.COM Aug 06 2016 01:08:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
12721988 EDI: IRS.COM Aug 06 2016 01:08:00 internal revenue service,  
centralized insolvency operations, p.o. box 7346, philadelphia, pa 19101-7346  
TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12782588\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
12934099\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
12934139\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
12934141\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
12693619 ##Michael Ratchford, Esquire, Edwin Abrahamsen & Assoc, 120 N. Keyser Avenue,  
Scranton, PA 18504-9701

TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Aurora Loan Services LLC agornall@kmllawgroup.com, bkgroup@kmllawgroup.com  
D. TROY SELLARS on behalf of Defendant GMAC Mortgage Company paeb@fedphe.com  
KIMBERLY A. BONNER on behalf of Creditor NATIONSTAR MORTGAGE, LLC amps@manleydeas.com  
PATRICIA M. MAYER on behalf of Debtor Joseph W. Sigley pmayer.esq@comcast.net, nydia.ramirez@comcast.net  
PATRICIA M. MAYER on behalf of Plaintiff Joseph W. Sigley pmayer.esq@comcast.net, nydia.ramirez@comcast.net  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1 Joseph W. Sigley  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **12-12198-jkf**

Social Security number or ITIN **xxx-xx-1912**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph W. Sigley

8/4/16

**By the court:**

**Jean K. FitzSimon**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**